

REMARKS

In the application claims 2-6, 8-12, and 14-16 are pending and rejected. After due consideration of the Examiner's comments, Applicants have amended the claims as set forth above and request reconsideration of the amended claims. It is respectfully submitted that the claims as amended overcome all bases for rejection stated in the office action and, therefore, are allowable.

Claim Rejections under 35 USC §112: The Examiner rejects Claims 8-12 and 14-16 under §112, 2nd paragraph, as missing antecedent basis. Claims 8 and 14 have been amended to provide the missing antecedent basis.

Claim Rejections under 35 USC §101: The Examiner rejects Claims 14-16 under §101 as being directed to non-statutory subject matter.

Claim 14 has been amended to add the step of inputting financial return data into a computer and to amend the estimating step to specify that it is performed using software contained within the computer. It is submitted that these amendments clearly indicate that all steps are performed using a computer.

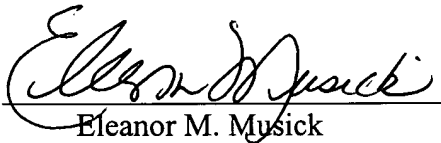
In view of the foregoing amendments and comments, Applicants respectfully submit that the method and system that is now claimed is patentably distinct over the prior art cited by the Examiner. Accordingly, it is requested that the Examiner withdraw the rejections and issue a notice of allowance with respect to all claims now presented.

Should the Examiner believe that prosecution of this application might be expedited by further discussion of the issues, he or she is invited to telephone the undersigned attorney for Applicants at the telephone number listed below and as indicated on the accompanying new Power of Attorney and Correspondence Address Indication Form being filed herewith.

Respectfully submitted,

Dated: May 26, 2004

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